

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF:**

**CHAPTER 13:**

**NANETTE RENEE LEARNED**

**CASE NO. 23-01379- JAW**

**TRUSTEE'S RESPONSE TO  
DEBTOR'S MOTION TO MODIFY CHAPTER 13 PLAN**

COMES NOW, Semoune Ellis on behalf of Torri Parker Martin, the duly appointed and qualified Standing Trustee in the above cause and files this Response to Debtor's Motion to Modify Chapter 13 Plan (Docket #53) and would state to the Court as follows:

1. The Debtor's plan was confirmed November 8, 2023 (Docket #28).
2. The Confirmed Plan proposes to pay one hundred percent (100%) to unsecured claims or the sum of \$30,711.71.
3. The approved non-governmental unsecured debt total is \$32,439.46.
4. The Debtor's plan payments are current.
5. The Debtor's Motion proposes to reduce the distribution to unsecured creditors to the amount necessary to pay the liquidation amount under the confirmed plan because the Debtor has experienced a reduction in income.
6. The Debtor's Motion also proposes to cure any deficiency including any mortgage payments being made through the plan. The Debtor's plan does not include a mortgage or mortgage arrears payments.
7. The Debtor's schedules have been amended to reflect the income reduction (Docket #52) and the Debtor submitted updated pay advices to the Trustee.

**WHEREFORE, PREMISES CONSIDERED,** the Trustee prays that this Response be received and considered, and at the hearing hereon an Order entered granting the Motion and Notice to Modify Chapter 13 Plan and that the Debtor's plan be

modified to reduce distribution to the Debtor's timely filed and allowed unsecured creditors to the amount already paid to the Debtor's timely filed and allowed unsecured creditors; and any other general relief to which the Trustee and this bankruptcy estate may be entitled.

DATED: April 17, 2025

Respectfully Submitted,

/s/ Semoune Ellis  
Semoune Ellis, MSB# 105303  
Staff Attorney for  
Standing Chapter Thirteen Trustee  
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**CERTIFICATE OF SERVICE**

I, Semoune Ellis, do hereby certify that I have this day submitted a true and correct copy of the above and foregoing Response to the following, by electronic, ECF filing, and/or mail to: Abigail Marbury, Asst. U. S. Trustee, [USTPRegion05.JA.ECF@usdoj.gov](mailto:USTPRegion05.JA.ECF@usdoj.gov), 501 E. Court Street, Suite 6.430, Jackson, MS 39201, and

**Attorneys for Debtor:**

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DATED: April 16, 2025

/s/Semoune Ellis  
Semoune Ellis